

REMARKS

Telephone Interview Summary

A telephone interview was conducted on July 17, 2008 at 10:00 AM to discuss the present application. A proposed response to the office action was submitted to the Examiner in advance of the telephone interview. Applicant's representative appreciated the opportunity to discuss the application with the Examiner. The independent claims and Lyons prior art reference were discussed.

Applicant explained that the claimed invention is directed to a system and method for accessing and reviewing information regarding personal financial data from multiple accounts or from multiple financial institutions. Applicant further explained that in contrast to the claimed invention, Lyons is directed to corporate financial reporting. The Examiner considered the proposed amendment and arguments and suggested the need for an additional prior art search prior. No agreement regarding the claims was reached.

Claim Rejections under 35 U.S.C. § 103(a)

Claims 1-46 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Lyons (US Patent No. 4,989,141) in view of Atkins (US Patent No. 4,953,085). It is asserted that Lyons teaches a system and method for collecting and transmitting at least daily financial transactions from a plurality of financial institutions for a plurality of

users. Applicant respectfully traverses the rejections. Applicant respectfully submits that Lyons does not relate in any way to financial transaction data for a plurality of users and therefore, cannot support rejection of the claims.

Lyons is directed to a system and method for financial and management and reporting for *corporations*. It “standardizes the way in which financial information is managed and analyzed within a corporation.” Col. 3, ll. 3-5. The system and method is used preferably for “departmental use.” Col. 3, l. 24. It may be used by “... all levels of employees who are involved in financial control, whether it be a firm’s chief financial officer or an end user in the financial department.” Col. 3, ll. 26-29. Lyons therefore, does not teach nor is it in any way related to a system and method for viewing financial transaction for a plurality of users.

Lyons also does not relate in any way to user financial transaction data from financial institutions that provide banking services. Lyons teaches a “four-dimensional analysis of all financial data.” Col. 4, ll. 18-19. Data is organized into four business classifications or dimensions as described in Col 4, ll. 22-27.

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| Schedule | Type of document (e.g., income statement, budget, tax schedule) |
| Entity | Reporting group within organization (e.g., department, subsidiary) |
| Period | Time that data represent (e.g., FY '87, Q2' 87) |
| Type | (Actual, budgeted, forecast) |

It is clear from the classifications or dimensions that the financial data in Lyons does not relate to financial transaction data from financial institutions that provide

banking services. Instead, it relates to corporate financial data that a corporation's finance department uses for analysis and reporting. The data comes from the corporations departments and subsidiaries, not from financial institutions.

The Examiner relies on Col. 10, ll. 1-26 to teach financial transaction data from a plurality of financial institutions for a plurality of users. The cited passage teaches:

For example, if subsidiary entities furnish data in an income statement or balance sheet, the user would create two input templates, one for the income statement schedule and one for the balance sheet schedule. For each template which represents a specific schedule, the user can enter data for any entity that uses or used such schedule for every period and type of data for which the schedule was used. Since most entities will use the same schedule for the same type of data over extended time periods, the user can often use a default Period and Type. Thus the only SEPT variation for data on any one template is Entity; and the user need only create the input templates required to handle data in the different formats or schedules used by the different Entities.

To define the input template, the user must specify the relationship between the data in whatever format it is found in the input file and the format in which it is desired to be arranged in the system database. Typically, all financial data is organized in rows and columns. For example, a corporation's income figures may be listed by rows and the periods (i.e., Q1 87, Q2 87) may be listed by columns. Thus the task of defining the input template is one of relating the columns and rows of data as formatted in the input file to the format of the system database.

Applicant respectfully submits Lyon's teachings related to data for income statements and balance sheets has no relevance to "financial transaction data from a plurality of financial institutions for a plurality of users." Instead, it relates to corporate financial data such as income, assets, liabilities, etc. The data does not relate in any way to financial transactions such as credit or debit card purchases. The data is also not received from financial institutions as explained above.

The Examiner further relies on Col. 4, ll. 19-30 to teach presenting financial transaction data for different account numbers. As indicated above, the cited passage actually teaches the "four-dimensional analysis of all financial data" in which financial

data is organized into dimensions of schedule, entity, period, and type. There is no teaching in this passage related to the use of any account numbers for any reason or any financial transaction data from a plurality of financial institutions.

Applicant respectfully submits Lyons fails to teach many aspects of the claim invention. In particular, Lyons fails to teach the following claim limitations:

| Claim | Limitation | Lyons Reference |
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| 1 | financial transaction data for a plurality of users of a first financial institution that provides banking services to said users | None of the data in Lyons is financial transaction data. None of the data in Lyons is received from financial institutions. The data in Lyons is not for a plurality of users. Lyons does not mention financial institutions that provide banking services to users. Lyons teaches corporate financial data and related reports. |
| 1 | transmitting at least daily said financial transaction data from said first computer and said second computer to a database accessible from a server at said web site | Lyons does not teach or even suggest financial transaction data that is transmitted from financial institution computers to a database at a server. Lyons teaches corporate financial data and related reports. |
| 1 | financial transaction data comprising data for purchases made at retail establishments | Lyons does not teach financial transaction data generally and never mentions data related to purchases at retail establishments. Lyons relates to corporate financial data and does not relate in any way to transaction data for purchases. |
| 1 | prompting a first one of said plurality of users of said web site for a first account number for said user's personal financial transaction data from said first financial institution | |
| | Lyons does not teach account numbers of any kind. They are not relevant to a system and method for corporate financial reporting. Furthermore, there are no account numbers tied to a user's personal financial transaction data from a financial institution. | |
| 1 | a first report comprising said financial transaction data for said first account | Lyons does not teach financial transaction reports organized according to account number. Lyons teaches corporate financial reporting and |

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| | number | reports such as income statements, balance sheets, etc. |
| 8 | a first computer for collecting financial transaction data for a plurality of users of a first financial institution that provides banking services to said users | None of the data in Lyons is financial transaction data. None of the data in Lyons is received from financial institutions. The data in Lyons is not for a plurality of users. Lyons does not mention financial institutions that provide banking services to users. Lyons teaches corporate financial data and related reports. |
| 8 | a server at said web site for receiving at least daily said financial transaction data from said first computer and said second computer | Lyons does not teach or even suggest financial transaction data that is transmitted from financial institution computers to a server. Lyons teaches corporate financial data and related reports. |
| 8 | said financial transaction data comprising data for purchases made at retail establishments | Lyons does not teach financial transaction data generally and never mentions data related to purchases at retail establishments. Lyons relates to corporate financial data and does not relate in any way to transaction data for purchases. |
| 8 | a first request from a first one of said plurality of users of said web site for said first user's personal financial transaction data associated with a first account number from said first financial institution and for said first user's personal financial transaction data associated with a second account number from said second financial institution | Lyons does not teach financial data associated with account numbers. Lyons does not provide financial transaction data to users where the data is associated with account numbers. Lyons does not teach financial transaction data from different financial institutions. Lyons teaches corporate financial data and related reports. |
| 8 | a first report comprising said financial transaction data for said first account number | Lyons does not teach financial transaction reports organized according to account number. Lyons teaches corporate financial reporting and reports such as income statements, balance sheets, etc. |
| 15 | A method for providing through a web site financial transaction data to a card user | Lyons does not teach financial transaction data related to card users. The financial data in Lyons is corporate financial data for use in reports such as income statements, balance sheets, etc. |
| 15 | collecting at a plurality of computers financial transaction data for a plurality of card users of a plurality of financial institutions that provide banking services | Lyons does not teach collecting financial transaction data for card users of financial institutions that provide banking services. The financial data in Lyons is corporate financial data for use in reports such as income statements, balance sheets, etc. |
| 15 | financial transaction data comprising data for | Lyons does not teach financial transaction data |

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| | purchases made at retail establishments by said card users | generally and never mentions data related to purchases at retail establishments. Lyons relates to corporate financial data and does not relate in any way to transaction data for purchases. |
| 15 | transmitting at least daily said financial transaction data for said plurality of card users of said plurality of financial institutions from said plurality of computers to a database accessible from a server at said web site | Lyons does not teach or even suggest financial transaction data that is transmitted from financial institution computers to a database at a server. Lyons teaches corporate financial data and related reports. |
| 15 | determining a first account number associated with a first one of said plurality of financial institutions for said first one of said plurality of card users when said first one of said plurality of card users accesses said web site | Lyons does not teach account numbers of any kind. Lyons organizes data according to schedule, entity, period, and type. There is no need for account numbers. Furthermore, there are no account numbers associated with financial institutions. Therefore, Lyons does not determine an account number associated with a financial institution for a card user. |
| 15 | a first report comprising said financial transaction data associated with said first account number | Lyons does not teach financial transaction reports organized according to account number. Lyons teaches corporate financial reporting and reports such as income statements, balance sheets, etc. |

Similar claim limitations are found in claims 21, 31, and 39 and for the reasons cited above, are not present in Lyons. Lyons does not provide the asserted teachings and therefore, cannot be combined with Atkins to reject the claims of the application.

Applicant has amended claims 1 and 8 to indicate more clearly that users of the claimed invention access their own financial transaction data. Support for the claims as amended is found in paragraph [0029] which states “[p]referably, transactions stored in the database are accessible according to cardholder account number” and paragraph [0033] which states “[p]referably, users may view and manipulate only their own financial data.”

Conclusion

It respectfully submitted the claimed invention is directed to a system and method for accessing and reviewing personal financial data and therefore, is has been distinguished over the Lyons reference. Applicant respectfully submits that the present application is in condition for allowance, and such action is earnestly requested.

Respectfully submitted,

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